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UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF NEW YORK WHITE PLAINS DIVISION

In re: YUDELKA LADRILLET Case No.: 20-23321-CGM-13

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

THOMAS C. FROST, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2020.
- 2) The plan was confirmed on 06/07/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/06/2023, 09/13/2023, 11/03/2021, 11/03/2021.
- 5) The case was dismissed on 12/11/2023.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 8,259.27.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor: \$9,731.00 Less amount refunded to debtor: \$650.00

NET RECEIPTS: \$9,081.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan: \$4,078.00

Court Costs: \$.00

Trustee Expenses and Compensation: \$908.10

Other: \$.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,986.10

Attorney fees paid and disclosed by debtor: \$1,922.00

Scheduled Creditors:						
Creditor		<u>Claim</u>	<u>Claim</u>	<u>Claim</u>	<u>Principal</u>	<u>Interest</u>
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
AVANT	Unsecured	420.00	NA	NA	.00	.00
CAPITAL ONE BANK USA N.A.	Unsecured	659.00	659.64	659.64	42.52	.00
CAPITAL ONE BANK USA N.A.	Unsecured	637.00	637.14	637.14	34.68	.00
CITIBANK NA	Unsecured	174.00	NA	NA	.00	.00
CLUB EXPLORIA LLC	Secured	5,728.00	NA	NA	.00	.00
CREDIT ONE BANK	Unsecured	408.00	NA	NA	.00	.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	3,108.00	3,108.72	3,108.72	170.25	.00
DISH NETWORK	Unsecured	321.00	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,786.00	2,786.40	2,786.40	152.44	.00
LIBERTY MUTUAL INSURANCE CO	Unsecured	92.00	NA	NA	.00	.00
MERRICK BANK	Unsecured	2,036.00	2,036.24	2,036.24	111.40	.00
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	667.00	667.71	667.71	36.35	.00
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	647.00	647.53	647.53	35.25	.00
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Scheduled Creditors:						
<u>Creditor</u> <u>Name</u>	Class	<u>Claim</u> Scheduled	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>	<u>Principal</u> <u>Paid</u>	<u>Interest</u> <u>Paid</u>
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	1,238.00	1,089.94	1,089.94	59.34	.00
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	1,560.00	1,060.73	1,060.73	57.75	.00
MIDLAND CREDIT MANAGEMENT, INC	Unsecured	1,060.00	1,560.12	1,560.12	85.51	.00
NEW YORK STATE DEPT. OF	Secured	6,232.00	1,500.19	1,500.19	1,500.19	102.67
PORTFOLIO RECOVERY ASSOCIATES,	Unsecured	2,449.00	2,448.58	2,448.58	133.94	.00
PORTFOLIO RECOVERY ASSOCIATES,	Unsecured	NA	1,164.85	1,164.85	63.41	.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	1,202.00	10,119.73	10,119.73	554.19	.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	1,089.00	1,306.99	1,306.99	71.16	.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	866.00	913.73	913.73	49.74	.00
SYNCHRONY BANK	Unsecured	94.00	121.49	121.49	.00	.00
TARGET	Unsecured	3,125.00	NA	NA	.00	.00
TEA OLIVE, LLC	Unsecured	838.00	838.26	838.26	45.64	.00
TOYOTA MOTOR CREDIT CORP	Secured	41,872.00	41,147.26	41,147.26	.00	.00
WEBBANK-FINGERHUT	Unsecured	862.00	NA	NA	.00	.00

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TOTAL DISBURSEMENTS:

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT							
Scheduled Creditors:							
<u>Creditor</u> <u>Name</u>	<u>Class</u>	<u>Claim</u> Scheduled	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>	<u>Principal</u> <u>Paid</u>	<u>Interest</u> <u>Paid</u>	
ZEVRONE REALTY CORP	Unsecured	18,000.00	14,399.05	14,399.05	788.47	.00	
Summary of Disbursements to Cred Secured Payments:	litors:			<u>Claim</u> <u>Allowed</u>	Principal Paid	Interest Paid	
Mortgage Ongoing: Mortgage Arrearage: Debt Secured by Vehicle: All Other Secured: TOTAL SECURED:				.00 .00 41,147.26 1,500.19 42,647.45	.00 .00 .00 1,500.19 1,500.19	.00 .00 .00 102.67 102.67	
Priority Unsecured Payments:							
Domestic Support Arrearage: Domestic Support Ongoing: All Other Priority: TOTAL PRIORITY:				.00 .00 .00	.00 .00 .00	.00 .00 .00	
GENERAL UNSECURED PAYMENTS	3 :			45,566.85	2,492.04	.00	
Disbursements:							
Expenses of Administration: Disbursements to Creditors:				\$4,986.10 \$4,094.90			

¹²⁾ The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/04/2024 By: /s/THOMAS C. FROST Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

\$9,081.00

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